

Application No. 09/772,427  
Supplemental Amendment dated September 8, 2003

### REMARKS

In consideration of Examiner's remarks during our interview of Aug. 27, 2003 and in an effort to expedite the allowance of claims for the present invention, Applicant has cancelled claims 1, 3-5, 8, 10-12, 14, 16-20, 25-26 and 28, amended claims 24, 27, 29 and 37-44 and added claims 45-46. Claims 24, 27, 29-46 are now pending in this application. No new matter has been added

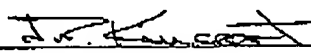
Applicant has amended the claims to more particularly point out and distinctly claim the invention in relation to the management of regulatory risk. The applicant notes that current regulations are directed to addressing threats including terrorism, organized crime, money laundering and other adverse behavior. The Applicant also acknowledges and appreciates the Examiner's follow up phone call concerning §112 and incorporates by reference our remarks in the Response to the Office Action dated August 6, 2003 which we believe addresses those concerns.

### CONCLUSION

The Applicant appreciates the Examiner's attention to this case and his helpful suggestions. Allowance of this application, as amended, is courteously urged.

Respectfully submitted,

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